

IN THE CLAIMS

Please amend Claims 1, 13, 17, and 29 as indicated below. The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims.

1. (Currently Amended) A method for facilitating a single access to an access provider for a user, the method comprising:

identifying at least one primary account for the user;

processing, by a card payment system provider, a plurality of financial transactions using said at least one primary account;

determining, by the card payment system provider, that the user is a potential customer for an access provider based at least in part on user information not available to the access provider, wherein the user information not available to the access provider is derived, at least in part, from the plurality of financial transactions;

generating a single use user identification that ~~is configured to be usable~~ allows the user to gain access to the access provider, wherein the access is associated with a free trial;

associating said single use user identification with said at least one primary account for the user;

issuing said single use user identification to the user;

receiving, by the card payment system provider, a request for authentication of said single use user identification from ~~[[an]]~~ said access provider, the request not being related to a transfer of funds;

determining a primary account number corresponding to said single use user identification; and

returning an approval message to said access provider if an account associated with said primary account number is valid, wherein, based at least in part on the approval message, the user is granted access to the free trial provided by the access provider without the access provider receiving confidential user information from the user or the card payment provider system.[:]] and

~~declining said authentication request based at least in part on one or more determinations including determining that no primary account number corresponds to said single use user identification and determining if an account associated with said primary account number is invalid.~~

2. (Original) The method of claim 1, wherein said identifying includes: receiving information from a user specifying a particular account; and verifying that said account exists and is valid.

3. (Previously Presented) The method of claim 1, wherein said generating includes:
randomly generating an alphanumeric code using a random number generator.

4. (Original) The method of claim 1, wherein the access provider is configured to read the single use user ID as part of a log-in process.

5. (Original) The method of claim 1, wherein said at least one primary account is associated with a physical charge card.

6. (Original) The method of claim 1, wherein said issuing is facilitated by a user interface system.

7. (Original) The method of claim 1, further comprising:
registering a user to use a transaction configured to generate and issue a single use user identification.

8. (Original) The method of claim 1, further comprising:
allowing the user to select and define conditions-of-use parameters, wherein the parameters place limits on how the single use user identification may be used; and
associating the conditions-of-use parameters with the single use user identification by storing the parameters in one or more user account database fields associated with the single use user identification.

9. (Original) The method of claim 8, wherein the conditions-of-use parameters comprise an expiration date.

10. (Canceled)

11. (Previously Presented) The method of claim 1, further comprising:
returning information regarding said user to said access provider if an account associated with said primary account number is valid.

12. (Original) The method of claim 11, wherein said information regarding said user includes credential information.

13. (Currently Amended) An apparatus for facilitating a single access to a access provider for a user, the apparatus comprising:

a user primary account identifier;

a financial transaction processor that processes a plurality of transactions associated with said user primary account identifier;

a potential customer identifier that identifies whether the user is a potential customer for an access provider based at least in part on user information not available to the access provider, wherein the user information not available to the access provider is derived, at least in part, from the plurality of financial transactions;

a single use user identification generator coupled to said user primary account identifier that allows the user to gain access to the access provider, wherein the access is associated with a free trial;

a single use user identification primary account associater coupled to said single use user identification generator and to said user primary account identifier;

a single use user identification user issuer coupled to said single use user identification primary account associater;

an access provider single use user identification authentication request receiver that receives a request for authentication of said single use user identification from said access provider, the request not being related to a transfer of funds;

a primary account number determiner coupled to said access provider single use user identification authentication request receiver;

an approval message returner coupled to said primary account number determiner, wherein, based at least in part on the approval message, the user is granted access to the free trial provided by the access provider without the access provider receiving confidential user information from the user or the card payment provider system.[[:]] and

~~an authentication request decliner coupled to said primary account number determiner,~~

14. (Original) The apparatus of claim 13, further comprising:
a conditions-of-use parameter selector; and
a conditions-of-use parameter single use user identification associater
coupled to said conditions-of-use parameter selector and to said single use user identification user issuer.

15. (Canceled)

16. (Currently Amended) The method of claim 13, further comprising a user information returner coupled to said approval message returner.

17. (Currently Amended) An apparatus for facilitating a single access to a access provider for a user, the apparatus comprising:

means for identifying at least one primary account for the user;

means for processing, by a card payment system provider, a plurality of financial transactions using said at least one primary account;

means for determining, by the card payment system provider, that the user is a potential customer for an access provider based at least in part on user information not available to the access provider, wherein the user information not available to the access provider is derived, at least in part, from the plurality of financial transactions;

means for generating a single use user identification that is configured to be usable allows the user to gain access to the access provider, wherein the access is associated with a free trial;

means for associating said single use user identification with said at least one primary account for the user;

means for issuing said single use user identification to the user;

means for receiving, by the card payment system provider, a request for authentication of said single use user identification from [[a]] said access provider, the request not being related to a transfer of funds;

means for determining a primary account number corresponding to said single use user identification; and

means for returning an approval message to said access provider if an account associated with said primary account number is valid, wherein, based at least in part on the approval message, the user is granted access to the free trial provided by the access provider without the access provider receiving confidential user information from the user or the card payment provider system.[:]] and

means for declining said authentication request based at least in part on one or more determinations including determining that no primary account number corresponds to said single use user identification and determining if an account associated with said primary account number is invalid.

18. (Original) The apparatus of claim 17, wherein said means for identifying includes:

means for receiving information from a user specifying a particular account;
and means for verifying that said account exists and is valid.

19. (Previously Presented) The apparatus of claim 17, wherein said means for generating includes:

means for randomly generating an alphanumeric code using a random number generator.

20. (Original) The apparatus of claim 17, wherein the access provider is configured to read the single use user ID as part of a log-in process.

21. (Original) The apparatus of claim 17, wherein said at least one primary account is associated with a physical charge card.

22. (Original) The apparatus of claim 17, wherein said issuing is facilitated by a user interface system.

23. (Original) The apparatus of claim 17, further comprising:
means for registering a user to use a transaction configured to generate and issue a single use user identification.

24. (Original) The apparatus of claim 17, further comprising:

means for allowing the user to select and define conditions-of-use parameters, wherein the parameters place limits on how the single use user identification may be used; and

means for associating the conditions-of-use parameters with the single use user identification by storing the parameters in one or more user account database fields associated with the single use user identification.

25. (Original) The apparatus of claim 24, wherein the conditions-of-use parameters comprise an expiration date.

26. (Canceled)

27. (Previously Presented) The apparatus of claim 17, further comprising:
means for returning user information regarding said primary account number to said access provider if an account associated with said primary account number is valid.

28. (Original) The apparatus of claim 27, wherein said information regarding said user includes credential information.

29. (Currently Amended) A program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform a method for facilitating a single access to a access provider for a user, the method comprising:

identifying at least one primary account for the user;

processing, by a card payment system provider, a plurality of financial transactions using said at least one primary account;

determining, by the card payment system provider, that the user is a potential customer for an access provider based at least in part on user information not available to the access provider, wherein the user information not available to the access provider is derived, at least in part, from the plurality of financial transactions;

generating a single use user identification that is ~~configured to be usable~~ allows the user to gain access to the access provider, wherein the access is associated with a free trial;

associating said single use user identification with said at least one primary account for the user;

issuing said single use user identification to the user;

receiving, by the card payment system provider, a request for authentication of said single use user identification from [[an]] ~~said~~ access provider, the request not being related to a transfer of funds;

determining a primary account number corresponding to said single use user identification; and

returning an approval message to said access provider if an account associated with said primary account number is valid, wherein, based at least in part on the approval message, the user is granted access to the free trial provided by the access provider without the access provider receiving confidential user information from the user or the card payment provider system.[:]] and

~~declining said authentication request based at least in part on one or more determinations including determining that no primary account number corresponds to said~~

~~single-use user identification and determining if an account associated with said primary account number is invalid.~~